

Docket No.: 29804/36569A  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
William Phelan et al.

Application No.: 09/993,992

Confirmation No.: 9063

Filed: November 14, 2001

Art Unit: 3694

For: METHODS AND APPARATUS FOR  
AUTOMATICALLY EXCHANGING CREDIT  
INFORMATION

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Examiner: J. H. Swartz

**RESPONSE TO NON-FINAL OFFICE ACTION DATED NOVEMBER 20, 2009**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This paper is filed in response to the non-final official action dated November 20, 2009. Applicants respectfully request the Examiner to reconsider the rejections of the claims in view of the amendments and the comments set forth below.

**A Listing of Claims** begins on page 2.

The **Remarks** section begins on page 10.